Appendix I

Interview Schedule (Employees)

Declaration

I Majeesh.T is a research scholar under the guidance of Dr. Rajagopal Nair in the department of commerce and research centre, St. Alber's College Ernakulam. I request your wholehearted cooperation in filling this interview schedule. I hereby declare that the data given by you will be kept highly confidential and will be used for the research purpose only.

Majeesh.T

1. Your present post & Department/Branch .............................................

2. Why do you prefer to work in this organisation?
   Give the reasons by ranking priorities where 1 is most preferred and so on 1 to 7)
   a) High salary
   b) Better working conditions
   c) Remote possibility for an alternative employment
   d) Promotion prospects
   e) Social status
   f) Factors like spouse employment, children’s education, place of residence etc.
   g) Any other (please specify) ..............................................................

3. How do you view this job?
   a) Challenging
   b) Responsible
   c) Motivating
   d) Secured
   e) Monotonous

4 (I) Your level of satisfaction with the present position in your organisation?
   a) Highly satisfied
   b) Satisfied
   c) Dissatisfied
   d) Highly Dissatisfied
   e) No comment

   (II) The level of status you are enjoying in the society?
   a) Very high status
   b) High status
   c) Middle status
   d) Lower middle status
   e) Lower status

5. What is your level of satisfaction regarding your pay package?
   a) Highly satisfied
   b) Satisfied
   c) Dissatisfied
   d) Highly Dissatisfied
   e) No comment

6. Are you satisfied with the present benefits provided by the bank?
   a) Yes
   b) No

   If No, Why? ......................................................................................

7. Rank your preference for the following benefits.
   (Give 1 for first priority, 2 for second priority and so on)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Paid Holiday/LTC/LFC</td>
<td></td>
</tr>
<tr>
<td>b. Medical benefits</td>
<td></td>
</tr>
<tr>
<td>c. Health and safety measures</td>
<td></td>
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<tr>
<td>d. Housing Loan</td>
<td></td>
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<tr>
<td>e. Recreation facility</td>
<td></td>
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<tr>
<td>f. Education facility for children</td>
<td></td>
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<tr>
<td>g. Vehicle loan/consumption loan etc</td>
<td></td>
</tr>
</tbody>
</table>
8. What is your level of satisfaction regarding the work environment?
   a) Highly satisfied  
   b) Satisfied  
   c) Dissatisfied  
   d) Highly Dissatisfied  
   e) No comment  

9. Your level of comfort with computerisation of your branch?
   a) Highly comfortable  
   b) comfortable  
   c) Moderately comfortable  
   d) Not comfortable  
   e) No comment  

10. “Computerisation has helped in improving the customer service”. Do you agree?
    a) Agree  
    b) Some what agree  
    c) Some what disagree  
    d) Disagree  
    e) No comment  

11. Your level of satisfaction with regard to your team spirit in your environment?
    a) Highly satisfied  
    b) Satisfied  
    c) Dissatisfied  
    d) Highly Dissatisfied  
    e) No comment  

12. The support you get from co-workers and superiors in completing the job?
    a) Very High  
    b) High  
    c) Moderate  
    d) Not supportive  
    e) Not at all Supportive  

13. Is there a regular training programme in your bank to update your knowledge according to the changes?
    a) Yes  
    b) No  

If yes, what is your level of satisfaction regarding the effectiveness of training programme?
    a) Highly satisfied  
    b) Satisfied  
    c) Dissatisfied  
    d) Highly Dissatisfied  
    e) No comment  

14. The level of effectiveness of the grievance handling procedure in the organisation
    a) Highly effective  
    b) Effective  
    c) Not effective  
    d) Not at all effective  
    e) No comment  

15. ‘Your colleagues or senior at work seems to care about you as a person’
    a) Agree  
    b) Some what agree  
    c) Some what disagree  
    d) Disagree  
    e) No comment  

16. What is your level of satisfaction regarding superior-subordinate relationship?
    a) Highly satisfied  
    b) Satisfied  
    c) Dissatisfied  
    d) Highly Dissatisfied  
    e) No comment  

17. Whether the bank clearly communicates its goals and strategies in your environment
    a) Yes  
    b) No  

18. How much you are satisfied with the promotion prospects in the organisation?
    a) Highly satisfied  
    b) Satisfied  
    c) Dissatisfied  
    d) Highly Dissatisfied  
    e) No comment  

19. Give your perception on the criteria of promotion
    a) Seniority  
    b) Educational merit  
    c) Performance  
    d) Seniority and educational merit  
    e) Seniority and performance
20. For the following questions that follow, please use the following scale to express the extent to which you agree or disagree with the statement given in the questionnaire. Please tick:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>“My Job is appreciated”</td>
<td></td>
<td></td>
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<td>2</td>
<td>“My job suits my educational qualification”</td>
<td></td>
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<tr>
<td>3</td>
<td>“I feel secure about my job”</td>
<td></td>
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<tr>
<td>4</td>
<td>“I am provided with all resources to perform”</td>
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<td>5</td>
<td>“I feel stressed in my job”</td>
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<td>6</td>
<td>“I am recognised as an individual”</td>
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<tr>
<td>7</td>
<td>“I get opportunities to do innovative things at work”</td>
<td></td>
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<td>8</td>
<td>“I like my job”</td>
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<td>9</td>
<td>“My view and participation are valued”</td>
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<tr>
<td>10</td>
<td>“Management has created an open and comfortable work environment”</td>
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<tr>
<td>11</td>
<td>“I get support and team work from other persons in the bank”</td>
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<tr>
<td>12</td>
<td>“The pay is satisfactorily reviewed from time to time”</td>
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<td></td>
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<tr>
<td>13</td>
<td>“The bank makes efforts to identify my strengths and weakness”</td>
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<tr>
<td>14</td>
<td>“The management is flexible and understands the importance of balancing my work and personal life”</td>
<td></td>
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<tr>
<td>15</td>
<td>“The salary you are getting is matching with your qualification”</td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>16</td>
<td>“The salary you are getting is matching with your authority and responsibility”</td>
<td></td>
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<td></td>
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<tr>
<td>17</td>
<td>“Salary is a major source of job satisfaction”</td>
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<tr>
<td>18</td>
<td>“Advance increments should be given to employees as reward for better performance”</td>
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</tbody>
</table>

21. To what extent you participate in union activities.
   a) Highly active [ ]  b) Active [ ]  c) Moderately active [ ]
   d) Neutral [ ] e) Not at all active [ ]

22. Do you believe that trade unions have protected the interest of their members?
   a) Well protected [ ]  b) Fairly protected [ ]  c) Not protected [ ]
   d) Not at all protected [ ] e) No comment [ ]

23. How do you evaluate the overall satisfaction with your job?
   a) Highly satisfied [ ]  b) Satisfied [ ]  c) Dissatisfied [ ]
   d) Highly Dissatisfied [ ] e) No comment [ ]

24. What is your level of satisfaction with regard to the dealings of customers?
   a) Highly satisfied [ ]  b) Satisfied [ ]  c) Dissatisfied [ ]
   d) Highly Dissatisfied [ ] e) No comment [ ]
25. What are the problems you face in dealing with your customers?
   a) Problem due to insufficient staff □
   b) Lack of modern technology □
   c) Illiteracy of customers □
   d) Non co-operation of customers □
   e) Frequent transfer □
   f) Trade unionism of staff □
   g) Others ( please specify) …………………………………………………

26. Do you notice any change in the functioning of the bank after the liberalisation
   a) Yes □  b) No □

   If yes, what kind of change?
   a) Aim on profitability □
   b) Expansion of branch network □
   c) Sanction limit increased □
   d) Diversion of Business □
   e) Deviating from the original objective of setting of RRBs □

Suggestions if any for improving job satisfaction …………………………………………………
……………………………………………………………………………………………………
……………………………………………………………………………………………………
……………………………………………………………………………………………………

Personal Data

1 Gender
   Male □  Female □

2 Age  ………

3 Marital Status
   Married □  Unmarried □

4 Educational qualification ……………………………………………………………

5 Location of the branch: Village/Municipality/Corporation

6. Name of the branch you are working ………………………………………

7 Total number of years in this organisation ……………………………

8 Your phone No ………………………………………………………………
Appendix II

Interview Schedule (Customers)

Declaration

I Majeesh. T is a research scholar under the guidance of Dr. Rajagopal Nair in the department of commerce and research centre, St.Alberts College Ernakulam. I request your whole hearted co-operation in filling this interview schedule. I here by declare that the data given by you will be kept highly confidential and will be used for the research purpose only.

Majeesh.T

1. How long you have been a customer of the bank
   - Less than a Year
   - 1-5 Years
   - 5-10 Years
   - More than 10 Years

2. Whether Depositor or Borrower?
   - Depositor
   - Borrower
   - Both

3. If Depositor, type of account you have in the bank?
   - Savings Account
   - Current Account
   - Recurring Account
   - Fixed Deposit Account
   - NRE Account

4. Reason for your preference to deposit in the bank?
   - Easy withdrawal norms
   - Convenience
   - High interest rate
   - Security of deposits
   - Personal relations with bank officials
   - Others (please specify)…

5. If borrower, Type of Loan/ Advance availed by you?
   - Agricultural Loan
   - Agricultural Gold Loan
   - Kisan Credit Card
   - Business Loan
   - Industrial loan
   - Overdraft
   - Personal Loan
   - Hire purchase Loan
   - Housing Loan
   - Self employment Loan
   - Vehicle Loan
   - Educational Loan
   - Any other (specify)…..

Debt Service

1. What is your reason for dealing with the bank?
   a) Personal relations with the bank officials
   b) friends/relatives/colleagues
   c) Nearness to working place
   d) Nearness to residence
   e) Motivated by advertisement in radio/ TV
   f) Motivated by collection agents
   g) Statutory Compulsion
   h) Government Bank
   i) Any other (please specify)

2. Your level of satisfaction with the terms and conditions of the loan scheme?
   - Highly Satisfied
   - Satisfied
   - Dissatisfied
   - Highly Dissatisfied
   - No comment

3. Have you experienced delay in sanctioning loan? Yes

No
If Yes, Reason for the delay?
   a) Delay caused by the bank officials
   b) Delay in Submitting records and documents
   c) Delay in getting suitable security
   d) Shortage of funds with the banks
   e) Delay in opening loan account
   f) Any other (please specify) ……………………

4. Was the loan sanctioned by the bank sufficient for your purpose?  Yes  No  
   If No, How was it made up?
   a) Borrowed from money lenders
   b) Received from friends and relatives
   c) Used chit funds
   d) Borrowed from other financial institution
   e) Any other (please specify) ……………………

5. Extend of Utilisation of the loan for the purpose for which it was sanctioned
   Fully utilised  Partially utilised  Used for other purpose

6. How do you feel the interest rate charged by the bank?
   Very High  High  Moderate  Low  No comment

7. What is your opinion regarding the repayment period of Loan?
   Highly convenient  Convenient  Not convenient
   Highly Inconvenient  No comment

8. Have you been repaying the loan regularly?  Yes  No  
   If No, what is the reason for it?
   a) Uneasy instalment
   b) High rate of interest
   c) Delay in generating surplus
   d) Low income
   e) Wilful default
   f) Expecting a write off in future
   g) Any other (please specify) ……………………

9. Have you repaid the debt from the additional income generated from the activity for which credit
   was taken?  Yes  No  
   If No how did you get money for repayment?
   Savings  Fresh Loan  Private money lenders  Other sources

10. Have you ever depended on private money lenders?  Yes  No  
    If yes, do you want to continue the habit of depending on them?  Yes  No  
    If No, Specify the main reasons.
    a) High rate of interest
    b) Not need
    c) Others (Please specify) ……………………………
       If yes, specify the main reasons
    a) No delay
    b) No other alternative
    c) Very near to your home
    d) Others (please specify) ……………………………

11 Do you think that the SMGB/NMGB finance has eliminated your dependence on money lenders?  Yes  No  Partially yes

12. Do you think that the service of SMGB/NMGB has brought about socio-economic upliftment
    To you  Yes  No
    To your Village/Locality  Yes  No
Service Quality

1. How do you feel the location of the bank?
   - Highly Convenient  
   - Convenient  
   - Not convenient  
   - Not at all convenient  
   - No comment  

2. What do you think about the procedures of the bank?
   - Very simple  
   - Simple  
   - Difficult  
   - Very difficult  
   - No comment  

3. How do you rate the quality of service provided by the bank?

<table>
<thead>
<tr>
<th>Attributes</th>
<th>Excellent</th>
<th>Good</th>
<th>Moderate</th>
<th>Poor</th>
<th>Very poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reliability</td>
<td></td>
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<tr>
<td>Regularity of service</td>
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<tr>
<td>Awareness</td>
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<td>Promptness</td>
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<tr>
<td>Empathy</td>
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<tr>
<td>Timeliness</td>
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</tbody>
</table>

4. In general, how would you rate the behaviour of bank employees?

<table>
<thead>
<tr>
<th>Type of Employees</th>
<th>Excellent</th>
<th>Good</th>
<th>Moderate</th>
<th>Poor</th>
<th>Very poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top officers</td>
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<tr>
<td>Clerical staff</td>
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<tr>
<td>Peons/Security</td>
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</table>

5. What is your opinion about the bank employees on the following?

<table>
<thead>
<tr>
<th>Attributes</th>
<th>Excellent</th>
<th>Good</th>
<th>Moderate</th>
<th>Poor</th>
<th>Very poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speed and efficiency</td>
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<tr>
<td>Professional commitment</td>
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<tr>
<td>Job knowledge and skill</td>
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<tr>
<td>Attitude and responsiveness</td>
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<tr>
<td>Punctuality and presents</td>
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<tr>
<td>Courtesy</td>
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<tr>
<td>Individual attention</td>
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</tbody>
</table>

6. Your opinion about the procedure to fulfil

<table>
<thead>
<tr>
<th>Services</th>
<th>Excellent</th>
<th>Good</th>
<th>Moderate</th>
<th>Poor</th>
<th>Very poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan</td>
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<tr>
<td>Deposit</td>
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<tr>
<td>Other scheme</td>
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</tbody>
</table>

7. On an average, the bank takes how much time for providing the following services

<table>
<thead>
<tr>
<th>Services</th>
<th>Less than 15 Mts</th>
<th>15-30 Mts</th>
<th>30 Mts or one hour</th>
<th>More than One hour</th>
<th>Not decided</th>
</tr>
</thead>
<tbody>
<tr>
<td>To withdrew cash through counter</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To deposit cash through counter</td>
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<tr>
<td>To get the term deposit receipt</td>
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<tr>
<td>To get gold loan</td>
<td></td>
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<td></td>
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<tr>
<td>To get return of gold</td>
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<td></td>
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<tr>
<td>To get access to locker</td>
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<tr>
<td>To obtain a draft</td>
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<tr>
<td>To encash a draft</td>
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</table>

8. Have you complaint in any occasion?
   - Yes  
   - No 

   If yes specify the frequency:
   - a) Very rarely  
   - b) Rarely  
   - c) Frequently  
   - d) More frequently  
   - e) can’t decide
9. Does the banker redressed your complaint?  Yes [ ] No [ ]

10. Availability and condition of the following facilities in your bank.

<table>
<thead>
<tr>
<th>Facility</th>
<th>Excellent</th>
<th>Good</th>
<th>Moderate</th>
<th>Poor</th>
<th>Very poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Location of the bank</td>
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<tr>
<td>Building</td>
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<tr>
<td>Customer space</td>
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<tr>
<td>Fans and lighting</td>
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<tr>
<td>Parking space</td>
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<td></td>
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<tr>
<td>Toilet</td>
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</tbody>
</table>

11. Problems in providing services.
   1) Lack of evening branches [ ]
   2) Shortage of cash [ ]
   3) Absence of personalised services [ ]
   4) Lack of ATM facilities [ ]
   5) Absence of proper co-operation and guidance [ ]
   6) Lack of courtesy of staff [ ]
   7) Inconvenient working time of the bank [ ]

12. Suggest, which of the following aspects, in your opinion need improvement.
   1) Promptness [ ]  2) Timeliness [ ]
   3) Speed and efficiency [ ]  4) Technology [ ]
   5) Procedures [ ]  6) Complaint redressal system [ ]
   7) Arrangement of bank premises [ ]  8) Quality of forms and paper [ ]
   9) Advertisement/customer awareness programme [ ]
   10) Variety of services [ ]
   11) Other (please specify) ………………………………..

Association with other Bank/Financial institution

1. Do you have an account with any other bank?  Yes [ ] No [ ]
   If Yes, Type of the bank
   a) Nationalised banks [ ]
   b) Private sector banks [ ]
   c) New generation private banks [ ]
   d) Foreign banks [ ]
   e) Co-operative banks [ ]

2. Whether as Depositor or Borrower?
   Depositor [ ]  Borrower [ ]  Both [ ]

3. If depositor, reason for your preference to deposit in this bank?
   a) High rate of interest [ ]
   b) Convenience [ ]
   c) Creditors preference [ ]
   d) Personal relations with bank officials [ ]
   e) Legal compulsion [ ]
   f) Security and safety of deposits [ ]
   Others if any (specify) ………………………………..

4. If borrower, reason for availing loan from this bank?
   a) Convenience [ ]
   b) Low rate of interest [ ]
   c) Non availability of loan from SMGB/NMGB [ ]
   d) Personal relations with Bank officials [ ]
   e) Legal compulsion [ ]
   f) Others if any (specify) ………………………………..
5. Do you have an account with any financial institutions other than banks?
   
   Yes [ ]  No [ ]
   
   If yes, Please specify the name of the institution……………………………………

6. Whether as Depositor or Borrower?
   
   Depositor [ ]  Borrower [ ]  Both [ ]

7. If depositor, reason for your preference to deposit in this institution?
   
   a) High rate of interest [ ]
   b) Convenience [ ]
   c) Personal relations with officials of the institution [ ]
   d) Others, if any, specify …………………………………………………

8. If borrower, reason for availing loan from this institution?
   
   a) Convenience [ ]
   b) Low rate of interest [ ]
   c) Inability to fill the existing conditions of banks for the loan [ ]
   d) Personal relations with bank officials [ ]
   e) Other if any, Specify …………………………………………………

General Data

1. Village/ Taluk of the customer : 

2. Sex :  Male [ ]  Female [ ]

3 Educational qualification

   Below SSLC [ ]  SSLC [ ]  Plus two/Pre Degree [ ]
   Degree [ ]  Post Graduate [ ]  Professional [ ]  Diploma [ ]

4. Occupation/Employment

   Agriculture self [ ]  Agricultural worker [ ]  Government employee [ ]
   Businessman [ ]  Industrialist [ ]  Self employee [ ]
   Private employee [ ]  Professional [ ]  House wife [ ]
   Any other (Please specify) ………………………

5. Annual Income

<table>
<thead>
<tr>
<th>Income (Rs)</th>
<th>Before availing the facility of the bank</th>
<th>After availing the facility of the bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 30000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30000 - 60000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>60000 - 90000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>90000 - 150000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>150000 - 250000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Above 250000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Nature of Family:  Nuclear [ ]  Joint [ ]

7. Housing particulars

   Owned [ ]  Rented [ ]  
   Concrete [ ]  Tiled [ ]  Thatched [ ]

8. Do you possess the following home appliances?

   Television [ ]  Telephone [ ]  Fridge [ ]
   Motor car/ Bike/other vehicle [ ]  Washing machine [ ]  Computer/internet [ ]
   Cooking gas [ ]  Air conditioner [ ]
   Any other (please specify) …………………………………………………